

Build your home with just one loan.

From breaking ground to housewarming, one loan does it all.

You're covered by one loan, from the start of construction all the way to completion and modification to a permanent home loan.

| Construction-to-Permanent Loans | |
|---------------------------------|---|
| Construction period | Up to 12 months |
| Occupancy requirements | <ul style="list-style-type: none">• Owner-occupied primary residence• Second homes |
| Property types | One-unit, single-family detached homes |
| Licensed contractor | Required |
| One-time closing | One set of closing costs |
| Prepayment penalty | None |
| Construction period payments | Interest only ¹ based on outstanding loan balance |
| Float-down option | Option to float down to current market rate at modification |

Everything you're looking for in a loan:

- One set of closing costs.
- Mobile application to support you during the construction process.
- Dedicated construction loan support team.
- Interest-only payments during construction based on the outstanding balance.

Get ready to experience the personal service of a local community bank with the depth of services you'd expect from one of the nation's largest banks.


Let's talk about how a Truist Construction-to-Permanent Loan is exactly what you need.



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VP, Mortgage Loan Officer

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¹ Monthly payments of interest only will not reduce the principal owed.

 Truist Bank is an Equal Housing Lender.

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